

# ATTACHMENT 2 - DEAN CAMERON, JANUARY20, 2022

<b>85 Non-Smoker</b>	<b>Idaho Medicare Supplement Plans</b>											
	<b>Rate Difference between 2021 Issue Age 85 Non-Smoker Rates and 2022 Community Rated 65+</b>											
<b>Company Name</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>FHD</b>	<b>G</b>	<b>GHD</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Accendo Insurance Company	-27%				-21%		-27%					-30%
Aetna Health & Life Ins Co	-14%	-14%			-14%	-14%	-16%					-14%
Blue Cross of Idaho Care Plus, Inc	-26%				-27%		-20%	New	Disc			Disc
Cigna Health & Life Ins Co	21%				20%	20%	22%					6%
Federal Life Insurance Company	-25%				-15%		-14%					-19%
First Health Life & Health Ins Co	-3%	-8%			-9%		-10%					-12%
Globe Life & Accident Ins Co	0%	-25%	-20%		-24%	-42%	-33%	-42%				-30%
GPM Health & Life Ins Co	-35%	New			-34%		-28%					-38%
HumanaDental Ins Co	-23%				-23%	-45%	-23%	-45%	-31%			-32%
ManhattanLife Assurance Co of America	-5%				-10%		-11%					-12%
Montana Health Cooperative dba Mountain Health	-12%				-11%		-11%					-20%
National Health Ins Co	-5%				-5%	-5%	-5%					-5%
Omaha Ins Co	-42%				-34%	Disc	-17%	-21%				-27%
Regence Blue Shield of Idaho	-11%		-20%		-20%		-20%		-23%			-22%
State Farm Mutual Automobile Ins Co	-17%		-14%	-36%	-17%		-35%					-45%
State Mutual Ins Co	-27%	6%	-11%	-9%	-11%	-14%	-9%				-13%	-13%
Transamerica Life Ins Co	-34%	-38%	-31%	-34%	-31%		-34%		-34%	-34%	-34%	-34%
United American Ins Co	5%	-26%	-32%	-42%	-33%	-14%	-39%	-8%	-33%	-29%		-37%
United Healthcare Ins Co	-18%	-29%	-29%		-29%		-29%		-29%	-29%		-40%
United Insurance Company of America	-9%			-10%	-11%		-11%	-12%				-11%
United States Fire Insurance Company	-7%	-7%			16%		-8%	-8%	-8%	-8%		-8%
USAA Life Ins Co	-16%				-31%		-33%					-29%
Washington National Insurance Co	New				New		New	New				New
WMI Mutual Ins Co	0%		0%		0%							
<b>Straight Average:</b>	<b>-14%</b>	<b>-18%</b>	<b>-20%</b>	<b>-26%</b>	<b>-16%</b>	<b>-16%</b>	<b>-19%</b>	<b>-23%</b>	<b>-26%</b>	<b>-25%</b>	<b>-23%</b>	<b>-22%</b>

New = Letter Plan Offered as Community Rated, not Issue Age  
 Disc = Letter Plan Offered as Issue Age, but not Community Rated

80 Non-Smoker	Idaho Medicare Supplement Plans											
	Rate Difference between 2021 Issue Age 80 Non-Smoker Rates and 2022 Community Rated 65+											
Company Name	A	B	C	D	F	FHD	G	GHD	K	L	M	N
Accendo Insurance Company	-17%				-10%		-17%					-20%
Aetna Health & Life Ins Co	-6%	-6%			-6%	-5%	-9%					-6%
Blue Cross of Idaho Care Plus, Inc	-21%				-22%		-15%	New	Disc			Disc
Cigna Health & Life Ins Co	24%				23%	23%	26%					10%
Federal Life Insurance Company	-23%				-13%		-12%					-17%
First Health Life & Health Ins Co	0%	-2%			-3%		-4%					-4%
Globe Life & Accident Ins Co	0%	-25%	-20%		-24%	-42%	-33%	-42%				-30%
GPM Health & Life Ins Co	-33%	New			-32%		-27%					-37%
HumanaDental Ins Co	-13%				-14%	-38%	-13%	-38%	-23%			-23%
ManhattanLife Assurance Co of America	6%				3%		3%					2%
Montana Health Cooperative dba Mountain H	1%				1%		2%					-6%
National Health Ins Co	6%				6%	5%	6%					6%
Omaha Ins Co	-35%				-27%	Disc	-8%	-12%				-19%
Regence Blue Shield of Idaho	-10%		-16%		-17%		-18%		-20%			-19%
State Farm Mutual Automobile Ins Co	-16%		-12%	-31%	-15%		-31%					-40%
State Mutual Ins Co	-17%	19%	1%	3%	1%	-2%	3%				-1%	-1%
Transamerica Life Ins Co	-25%	-30%	-23%	-25%	-23%		-25%		-25%	-25%	-26%	-25%
United American Ins Co	5%	-26%	-32%	-42%	-33%	-14%	-39%	-8%	-33%	-29%		-37%
United Healthcare Ins Co	-18%	-29%	-29%		-29%		-29%		-29%	-29%		-40%
United Insurance Company of America	1%			0%	-2%		-2%	-1%				-2%
United States Fire Insurance Company	5%	5%			31%		5%	5%	5%	5%		5%
USAA Life Ins Co	-11%				-23%		-24%					-19%
Washington National Insurance Co	New				New		New	New				New
WMI Mutual Ins Co	0%		0%		0%							
<b>Straight Average:</b>	<b>-9%</b>	<b>-12%</b>	<b>-16%</b>	<b>-19%</b>	<b>-10%</b>	<b>-11%</b>	<b>-12%</b>	<b>-16%</b>	<b>-21%</b>	<b>-20%</b>	<b>-13%</b>	<b>-15%</b>

New = Letter Plan Offered as Community Rated, not Issue Age  
Disc = Letter Plan Offered as Issue Age, but not Community Rated

75 Non-Smoker	Idaho Medicare Supplement Plans											
	Rate Difference between 2021 Issue Age 75 Non-Smoker Rates and 2022 Community Rated 65+											
Company Name	A	B	C	D	F	FHD	G	GHD	K	L	M	N
Accendo Insurance Company	-7%				1%		-6%					-10%
Aetna Health & Life Ins Co	7%	7%			7%	7%	4%					7%
Blue Cross of Idaho Care Plus, Inc	-13%				-14%		-7%	New	Disc			Disc
Cigna Health & Life Ins Co	34%				40%	40%	41%					27%
Federal Life Insurance Company	-12%				0%		1%					-5%
First Health Life & Health Ins Co	4%	5%			5%		5%					6%
Globe Life & Accident Ins Co	0%	-25%	-18%		-19%	-38%	-28%	-38%				-24%
GPM Health & Life Ins Co	-24%	New			-23%		-16%					-27%
HumanaDental Ins Co	-2%				-2%	-30%	-2%	-30%	-13%			-13%
ManhattanLife Assurance Co of America	20%				18%		19%					New
Montana Health Cooperative dba Mountain H	14%				14%		17%					16%
National Health Ins Co	16%				16%	16%	16%					16%
Omaha Ins Co	-26%				-17%	Disc	3%	-1%				-10%
Regence Blue Shield of Idaho	-8%		-10%		-11%		-11%		-13%			-13%
State Farm Mutual Automobile Ins Co	-11%		-7%	-25%	-11%		-24%					-34%
State Mutual Ins Co	-8%	33%	13%	14%	13%	9%	15%				10%	10%
Transamerica Life Ins Co	-12%	-17%	-9%	-12%	-8%		-12%		-12%	-12%	-12%	-12%
United American Ins Co	5%	-26%	-29%	-39%	-30%	-8%	-36%	-2%	-32%	-27%		-33%
United Healthcare Ins Co	-10%	-23%	-23%		-23%		-23%		-23%	-23%		-34%
United Insurance Company of America	12%			11%	9%		8%	8%				9%
United States Fire Insurance Company	18%	18%			48%		18%	17%	19%	18%		18%
USAA Life Ins Co	-4%				-15%		-15%					-8%
Washington National Insurance Co	New				New		New	New				New
WMI Mutual Ins Co	0%		0%		0%							
<b>Straight Average:</b>	<b>0%</b>	<b>-3%</b>	<b>-10%</b>	<b>-10%</b>	<b>0%</b>	<b>-1%</b>	<b>-2%</b>	<b>-8%</b>	<b>-12%</b>	<b>-11%</b>	<b>-1%</b>	<b>-6%</b>

New = Letter Plan Offered as Community Rated, not Issue Age  
Disc = Letter Plan Offered as Issue Age, but not Community Rated

70 Non-Smoker	Idaho Medicare Supplement Plans											
	Rate Difference between 2021 Issue Age 70 Non-Smoker Rates and 2022 Community Rated 65+											
Company Name	A	B	C	D	F	FHD	G	GHD	K	L	M	N
Accendo Insurance Company	4%				12%		4%					0%
Aetna Health & Life Ins Co	13%	13%			13%	13%	10%					14%
Blue Cross of Idaho Care Plus, Inc	-3%				-4%		5%	New	Disc			Disc
Cigna Health & Life Ins Co	50%				56%	56%	58%					42%
Federal Life Insurance Company	6%				20%		22%					15%
First Health Life & Health Ins Co	11%	16%			17%		17%					18%
Globe Life & Accident Ins Co	0%	-25%	-16%		-16%	-33%	-25%	-33%				-21%
GPM Health & Life Ins Co	-8%	New			-7%		2%					-12%
HumanaDental Ins Co	11%				11%	-20%	11%	-20%	-2%			-2%
ManhattanLife Assurance Co of America	37%				33%		34%					35%
Montana Health Cooperative dba Mountain H	29%				29%		33%					23%
National Health Ins Co	31%				30%	31%	30%					30%
Omaha Ins Co	-15%				-3%	Disc	17%	14%				2%
Regence Blue Shield of Idaho	0%		2%		0%		-1%		-3%			-2%
State Farm Mutual Automobile Ins Co	-3%		1%	-16%	-3%		-16%					-26%
State Mutual Ins Co	22%	47%	25%	27%	25%	21%	27%				21%	22%
Transamerica Life Ins Co	8%	2%	13%	8%	13%		8%		8%	8%	9%	9%
United American Ins Co	5%	-25%	-25%	-36%	-26%	-2%	-32%	6%	-29%	-25%		-28%
United Healthcare Ins Co	-1%	-15%	-15%		-15%		-15%		-15%	-15%		-27%
United Insurance Company of America	26%			24%	22%		22%	22%				22%
United States Fire Insurance Company	33%	33%			66%		33%	33%	32%	32%		33%
USAA Life Ins Co	5%				-5%		-4%					4%
Washington National Insurance Co	New				New		New	New				New
WMI Mutual Ins Co	0%		0%		0%							
<b>Straight Average:</b>	<b>11%</b>	<b>6%</b>	<b>-2%</b>	<b>1%</b>	<b>12%</b>	<b>9%</b>	<b>11%</b>	<b>3%</b>	<b>-1%</b>	<b>0%</b>	<b>15%</b>	<b>7%</b>

New = Letter Plan Offered as Community Rated, not Issue Age  
Disc = Letter Plan Offered as Issue Age, but not Community Rated

65 Non-Smoker	Idaho Medicare Supplement Plans											
	Rate Difference between 2021 Issue Age 65 Non-Smoker Rates and 2022 Community Rated 65+											
Company Name	A	B	C	D	F	FHD	G	GHD	K	L	M	N
Accendo Insurance Company	14%				23%		14%					11%
Aetna Health & Life Ins Co	16%	16%			16%	16%	12%					15%
Blue Cross of Idaho Care Plus, Inc	11%				9%		19%	New	Disc			Disc
Cigna Health & Life Ins Co	59%				67%	67%	67%					51%
Federal Life Insurance Company	17%				33%		34%					27%
First Health Life & Health Ins Co	23%	30%			32%		33%					34%
Globe Life & Accident Ins Co	6%	-20%	-10%		-10%	-25%	-19%	-25%				-15%
GPM Health & Life Ins Co	1%	New			3%		12%					-3%
HumanaDental Ins Co	20%				20%	-14%	20%	-14%	6%			6%
ManhattanLife Assurance Co of America	46%				41%		41%					49%
Montana Health Cooperative dba Mountain H	36%				34%		39%					29%
National Health Ins Co	37%				36%	35%	37%					36%
Omaha Ins Co	-10%				2%	Disc	21%	20%				6%
Regence Blue Shield of Idaho	13%		19%		18%		18%		13%			18%
State Farm Mutual Automobile Ins Co	7%		12%	-4%	8%		-3%					-14%
State Mutual Ins Co	28%	28%	37%	33%	36%	33%	32%				27%	27%
Transamerica Life Ins Co	40%	32%	46%	40%	46%		41%		41%	41%	41%	40%
United American Ins Co	9%	-20%	-18%	-29%	-20%	13%	-26%	17%	-22%	-17%		-21%
United Healthcare Ins Co	19%	3%	2%		2%		2%		3%	2%		-13%
United Insurance Company of America	33%			31%	29%		29%	29%				29%
United States Fire Insurance Company	43%	44%			79%		43%	43%	42%	44%		44%
USAA Life Ins Co	16%				7%		9%					19%
Washington National Insurance Co	New				New		New	New				New
WMI Mutual Ins Co	0%		0%		0%							
<b>Straight Average:</b>	<b>21%</b>	<b>14%</b>	<b>11%</b>	<b>14%</b>	<b>22%</b>	<b>18%</b>	<b>22%</b>	<b>12%</b>	<b>14%</b>	<b>17%</b>	<b>34%</b>	<b>18%</b>

New = Letter Plan Offered as Community Rated, not Issue Age  
Disc = Letter Plan Offered as Issue Age, but not Community Rated